



Volume X, Edition 1 JANUARY 2014

### **VENDOR DISCOUNTS FOR RETIREES**

Over the past several years, we have been asked by members if Aetna would begin providing discounts to retirees similar to those available for actives. We have in the past and, in fact, in the past few weeks, posed this very question to our contacts at Aetna . Their response has been and still is that the discounts they offer are for active employees only and they do not have any plans to extend

this to retirees.

There is, however, a new online discount program available to employees and retirees which you



could access. The program is entitled LifeMart and can be found at www.discountmember.lifecare.com/ You may go to this website and click on the new users sign-up button in the upper right hand corner of the page. Then, enter company code aetnaretiree. Then, follow the prompts and you will see what discount programs are available.

Please note that discounts for many items, including travel, are available through AARP, AAA, local Chambers of Commerce, local newspapers, certain airline/travel sites and many other areas. In addition, many retail stores offer "senior discounts" although, at most, you will have to ask for it. Finally, many providers of services for your home (example, remodeling, siding, painting, chimney repair, etc.) also offer senior discounts. So, make sure you ask for the senior discount.

We will continue to ask these sorts of questions of Aetna. This subject has come up with respect to car rental discounts, phone and other technology discounts, hotel discounts and many more. Their response in the past has been something like "that, to provide an ID card to each retiree for them to show to get a discount was too cumbersome and expensive." In any event, you can be assured that we will, at the appropriate time, continue to raise this question with Aetna. livepage.apple.com

### THE SILVER and FIT PROGRAM

Speaking of vendor discount programs, we have just learned of the existence of a lifetime, no fee fitness program which is available in some parts of the country and may be a "feature" of the Aetna Medicare coverage in which you are enrolled. The administrator of these programs is Lifetime Fitness and its website is <a href="https://www.lifetimefitness.com">www.lifetimefitness.com</a> and, in some areas, they are marketing this program to Aetna retirees. Before you consider joining one of these programs, please read the following information.

The program, named Silver and Fit, offers certain gym memberships on a no fee basis. However, when we related this information to our contacts at Aetna, they responded that "the Aetna retiree Medicare Advantage or other Medicare plans do not include the Silver and Fit program where certain gym memberships are free. This program is, however, available under most individual Aetna Medicare plans" Our contacts further indicated that "this topic comes up quite a bit so our benefits team will review and consider it (price, network, participating fitness centers, etc.) together with any other plan design considerations for the 2015 plan year."

The bottom line is that you should check with Member Services **before** enrolling in any program such as Silver and Fit to determine if the plan in which you are enrolled provides for free membership.

### AETNA RETIREES ASSOCIATION INFORMATIONAL BROCHURE

Over the past several months, we have been discussing the possibility of producing a brochure describing Aetna Retirees Association – who we are and how we serve our membership. After several tries, we have developed the brochure included in this newsletter.

The intent of this brochure is to inform you about what we do on an ongoing basis to serve our membership in the most effective manner. Perhaps, more importantly, we would encourage you to use this brochure as a "leave behind" document at any meeting you may attend which involves Aetna retirees. In addition, we would also ask you to share this brochure with Aetna retirees you may know who are not currently members of ARA.

If you wish to receive a supply of these documents, please go to our website at <a href="https://www.aetnaretirees.com">www.aetnaretirees.com</a> and simply send an email to "other" on the Contact Us Page of the website. Once we receive your e-mail, we will arrange to get a supply of these brochures sent to you. Of course, if you don't have e-mail access, just drop us a note at Aetna Retirees Association, P. O. Box 280165, East Hartford, CT 06128.

We hope this brochure will be of use to you in "spreading the word" about ARA. We welcome any comments you may have.

### ON THE WEBSITE

What's new since the last newsletter

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An article on Aetna's announcement of a major expansion of it's Medicare Advantage network (10/13)



Aetna's 3<sup>rd</sup> quarter earnings report (10/13)



An article on Mark Bertolini's view on exchanges as the future for health care (11/12)

www.aetnaretirees.com

### YOUR INVITATION TO JOIN!

The mission of ARA is to involve retirees in protecting the various benefits — medical/dental, vision, prescription drug, life insurance benefits and pensions — that Aetna committed itself to, so that those retirees may live in retirement as Aetna promised they would. If you are an Aetna retiree and support this goal, we urge you to join ARA (and to renew your membership in subsequent years).

### FROM OUR MEMBERSHIP:

"Proud to have such a strong organization supporting us"

"I have been consistently pleased with ARA and its efforts on behalf of Aetna Retirees"

"Appreciate keeping our welfare a top priority"

"ARA has been an effective voice with management for the benefit of retirees and ARA is well worth the small amount we have to contribute."

### AETNA RETIREES ASSOCIATION

Helping Aetna Keep its Promises



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The mission of the Aetna Retirees Associa

The mission of the Aetna Retirees Association is to assist retirees in protecting company-provided retirement benefits including medical, dental, vision, prescription drug, life insurance and pensions to which Aetna committed itself as a part of their overall com-

## ARA MEMBERSHIP APPLICATION

Last Name*	First Name*
Address*	
City*	State*
Email Address*	Phone*
Date of Birth	Date of Retir
Your last position and Division at Aetna	
Spouse's Name	Spouse's Dat
My Spouse is Under Aetna Insurance or	Not U

If you are interested in volunteering your assistance in this work, please let us know what amount of time you could provide and what particular skills you would like to offer. (We are currently in particular need of those with web design and media relations experience as well as those willing to help with mailings and other administrative support. Over time we will be seeking those willing to coordinate regional activities as well.)

State\* Zip\* Date of Retirement Date of Retirement Not Under Aetna Insurance Dues are \$20 yearly. Contributions of \$100 or more qualify as a Founding Member.

Dues are \$20 yearly. Contributions of \$100 or more qualify as a Founding Member. Please note dues and contributions are not tax deductible.

Payment may be made by check or credit card. Please make checks payable to Aetna Retirees Association, Inc. and send to PO Box 280165, East Hartford, CT 06128.

Court io action:		
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	,	Total.

pensation package.

### AETNA RETIREES ASSOCIATION LEADERSHIP

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Aetna Retirees Association P O Box 280165 East Hartford, CT 06128 www.aetnaretirees.com

# HOW WE SERVE OUR MEMBERSHIP

ARA's Board of Directors meets quarterly to discuss ongoing issues and concerns raised by our members; to discuss what issues we should raise with Aetna; to determine how we can best inform and serve our membership.

We hold regularly scheduled periodic meetings with Aetna HR to discuss (a) ongoing issues, (b) raise members' concerns, (c) review proposed benefits/pricing for the next benefit year, (d) provide input on ongoing Aetna initiatives and

other benefit-related countries issues.

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claims, enrollment, etc.) to our contacts in Aetna's Human Resources Department; follow up to make certain the members' issues have been addressed.

► We listen seriously to members' concerns and comments; survey

members and report back to them on how they perceive ARA and the job it is doing for our membership. We meet with Aetna personnel on "special" issues concerning members such as (a) the relative strength of the pension plan, (b) the impact of the "cap" on benefit pricing, (c) how ObamaCare will likely affect the benefits provided by Aetna, (d) review and critique of the annual enrollment process,

(e) how COLA works and how it compares/differs from the So-

concerns raised by ARA board members

or ARA members in general.

We provide periodic newsletters to our membership containing articles which discuss timely issues concerning benefits, pricing, COLA, NRLN, ObamaCare and other issues pertinent to retirees concerns.

As you communicate with a retiree, retiree group or a colleague, we encourage you to provide them with information and the benefits of joining ARA. Please refer any prospective members to our website at <a href="https://www.aetnaretirees.com">www.aetnaretirees.com</a> for additional information and an application form. Further, you may encourage prospective members to contact any Board Member for additional information. If, however, a retiree or colleague does not wish to become an active member and would still like to hear what we are doing, please have them state "communications only" on the application. We will send them our communications.

### **CONTACT ARA!**

We welcome your comments, questions, ideas and letters to the editor. See mail and website addresses on page 1.

Marilyn Wilson, Editor